(f) whether the proposal submitted by NTC Management was taken into consideration; and

(g) if not, the reasons therefor?

THE MINISTER OF TEXTILES (SHRI KASHIRAM RANA): (a) to (c) As per the rehabilitation schemes approved for the sick subsidiaries of NTC, 66 unviable mills out of the total 119 mills would be closed. Already 32 of these have been closed after giving VRS to employees therein, and the balance are expected to be closed by the current financial year. Since only 53 mills would be left under NTC, it was felt that the number of subsidiaries could be reduced. A Detailed Scheme of Arrangement for restructuring is being prepared and will be implemented after taking approval of the Competent Authority.

(d) to (g) The decision for restructing was taken after considering all view points including that of NTC management.

Fake credit cards racket

*396. PROF. M. SANKARALINGAM: Will the Minister of HOME AFFAIRS be pleased to state:

(a) whether Government are aware of the racket in fake credit cards in our country;

(b) whether Government have assessed the difficulties faced by the genuine credit card holders in different parts of the country; and

(c) the measures Government contemplated so far or intend to contemplate to stop this menace?

THE MINISTER OF STATE IN THE MINISTRY OF HOME AFFAIRS (SHRI I.D. SWAMI): (a) Certain cases of abuse of credit cards have come to the notice of the Government.

(b) and (c) The Reserve Bank of India undertook a study on credit card business of certain banks covering various aspects relating to their systems and controls on issue of credit cards and recovery of dues thereunder. The study report was circulated to banks for their views. Based on the responses received from the banks, the Reserve Bank of India have advised the banks to set up internal control systems to control

frauds at application stage, misuse of lost/stolen cards and cards not received by genuine applicants, use of counterfeit and altered cards and merchants acting in collusion with the card holders, etc.

Fraud prevention committees/task forces have been set up to formulate rules to prevent frauds and take proactive fraud control and enforcement measures. Banks have been advised to actively participate in such fraud prevention committees/task forces.

Credit Information Bureaux have been set up to provide a mechanism for mitigating credit risk by enhancing the quality of credit decisions. The banks have been advised to become members of such Credit Information Bureaux in order to maintain the selectivity of customers in their credit card business.

Safe drinking water supply in karnataka

*397. DR. VIJAY MALLYA: Will the Minister of RURAL DEVELOPMENT be pleased to state:

(a) whether Government are aware that a large number of inhabitants in the rural areas of Karnataka are affected by chemically contaminated water,

(b) whether any action has been taken to set up alternate schemes such as installation of defluoridation plants and supply of household DF filters etc; and

(c) whether any survey has been undertaken on the number of people affected by the defective water supply and also those affected by skeletal fluorosis and what remedial steps, if any, are contemplated by Government?

THE MINISTER OF RURAL DEVELOPMENT (SHRI ANANTH KUMAR): (a) to (c) As reported by the State Government of Karnataka, there are habitations with excess fluoride, salinity and iron contamination in the drinking water.

Action has been taken by the State Government with support from the Government of India to supply safe drinking water from alternate sources for the excess fluoride affected habitations by way of (i) taking up alternate water supply schemes under the Sub-Mission Programme (ii) installing de-fluoridation plants; and, (iii) Supplying household domestic defluoridation filters.